

**Amendments to the Claims:**

Please amend the claims as follows.

1 – 26. (cancelled)

27. (new) A method, comprising:

wirelessly receiving, by a mobile station from a management service provider, a message comprising control information for updating the mobile station for wirelessly conducting a transaction by the mobile station directly with a merchant, wherein the merchant is independent of the management service provider; and

updating the mobile station in response to receipt of the message, at the mobile station from the management service provider, and in accordance with the control information of the message, wherein, after updating, the mobile station is configured to conduct the transaction by the mobile station directly with the merchant and without the management service provider.

28. (new) The method of Claim 27, further comprising:

attempting, by the mobile station, to conduct the transaction directly with the merchant; generating, by the mobile station in response to attempting to conduct the transaction directly with the merchant, a request for modification of the mobile station; and

wirelessly sending, by the mobile station to the management service provider, the request for modification.

29. (new) The method of Claim 27, wherein the message is wirelessly received by the mobile station without the mobile station sending a request for modification to the management service provider.

30. (new) The method of Claim 27, further comprising conducting the transaction by the mobile station directly with the merchant after updating the mobile station with the control information of the message from the management service provider.

31. (new) The method of Claim 30, wherein conducting the transaction by the mobile station directly with the merchant comprises:

wirelessly receiving, by the mobile station from the merchant, a template configured to provide a matching between data of the mobile station and a web page of the merchant;

applying data of the mobile station to the web page of the merchant in accordance with the matching of the template to automatically generate a filled-in web page; and

wirelessly transmitting, from the mobile station to the merchant, the filled-in web page.

32. (new) The method of Claim 27, wherein the message is configured in one of the formats selected from: an electronic business card, an electronic calendar, and an electronic commerce modeling language.

33. (new) The method of Claim 27, wherein the mobile station is configured to wirelessly receive the message from the management service provider via a base station of a cellular mobile communication network of the mobile station, and wherein the mobile station is configured to wirelessly conduct the transaction directly with the merchant by a wireless transmitter and receiver module using one of the wireless communication formats selected from: infrared and Bluetooth.

34. (new) The method of Claim 27, wherein the message comprises a dynamic template comprising the control information for updating the mobile station.

35. (new) The method of Claim 27, wherein the control information of the message is configured to update a dynamic template of the mobile station, and wherein updating the mobile station comprises updating the dynamic template of the mobile station in accordance with the control information of the message.

36. (new) The method of Claim 35, wherein, after updating, the mobile station of the mobile station is configured to conduct the transaction by the mobile station directly with the merchant and without the management service provider by applying the dynamic template of the mobile station to a webpage of the merchant.

37. (new) The method of Claim 27, wherein updating the mobile station comprises updating a template configured to provide a matching between data of the mobile station and fields required by the merchant to conduct the transaction.

38. (new) An apparatus, comprising:

a transaction data processing means for wirelessly conducting a transaction by the apparatus directly with a merchant, wherein the transaction data processing means is configured to be updated according to control information of a message wirelessly received by the apparatus from a management service provider, wherein the merchant is independent of the management service provider, and wherein, after updating, the transaction data processing means of the apparatus is configured to wirelessly conduct the transaction by the apparatus directly with the merchant and without the management service provider; and

a communication means for wirelessly receiving the message from the management service provider and for wirelessly conducting the transaction with the merchant.

39. (new) The apparatus of Claim 38, wherein the communication means comprises:

an antenna means for communicating with the management service provider via a base station of a cellular mobile communication network of the apparatus to wirelessly receive the message from the management service provider; and

a wireless transmitter and receiver module configured to wirelessly communicate with the merchant to wirelessly conduct the transaction with the merchant.

40. (new) The apparatus of Claim 38, wherein the wireless transmitter and receiver module is configured to wirelessly communicate with the merchant according to one of the communication formats selected from: infrared and Bluetooth.

41. (new) The apparatus of Claim 38, wherein the transaction data processing means is further configured to generate a request for modification of the transaction data processing means and configured to wirelessly send the request for modification to the management service provider, and wherein the communication means is configured to wirelessly transmit the request for modification from the apparatus to the management service provider.

42. (new) The apparatus of Claim 38, wherein the transaction data processing means for is configured to be updated in response to receipt of a message wirelessly received by the apparatus from the management service provider.

43. (new) The apparatus of Claim 38, wherein the transaction data processing means comprises a template configured to provide a matching between data of the transaction data processing means and fields required by the merchant to conduct the transaction.

44. (new) The apparatus of Claim 43, wherein the template is configured to provide a matching between data of the transaction data processing means and a web page of the merchant, and wherein the transaction data processing means is configured to apply data of the transaction data processing means to the web page of the merchant in accordance with the matching of the template to automatically generate a web page wherein at least some fields of the web page are filled-in by the transaction data processing means.

45. (new) The apparatus of Claim 43, wherein the transaction data processing means is configured to be updated by updating the template according to the control information of the message wirelessly received from the management service provider.

46. (new) The apparatus of Claim 38, wherein the transaction data processing means is configured to be updated by data in fields of the message, wherein the message is has a format selected from: an electronic business card, an electronic calendar, and an electronic commerce modeling language.

47. (new) The apparatus of Claim 38, wherein the message comprises a dynamic template comprising the control information for updating the transaction data processing means, and wherein the transaction data processing means is configured to be updated according to the control information of the dynamic template.

48. (new) An apparatus, comprising:  
a processor means for wirelessly conducting transactions by the apparatus directly with a merchant independent of a management service provider; and

a data storage means configured for storing software configured to, with the processor, cause the apparatus to perform at least the following:

wirelessly receive, by the apparatus from the management service provider, a message comprising control information for updating the software stored in the data storage means; and

updating the software in response to receipt of the message, at the apparatus from the management service provider, and in accordance with the control information of the message, wherein, after updating, the software is configured to conduct the transaction by the apparatus directly with the merchant without the management service provider.

49. (new) The apparatus of Claim 48, wherein the data storage means is further configured for storing software configured to, with the processor, cause the apparatus to perform the following:

attempting, by the apparatus, to conduct the transaction directly with the merchant;  
generating, by the apparatus in response to attempting to conduct the transaction directly with the merchant, a request for modification of the apparatus; and  
wirelessly sending, by the apparatus to the management service provider, the request for modification.

50. (new) The apparatus of Claim 48, wherein the data storage means is further configured for storing software configured to, with the processor, cause the apparatus to perform the following: conducting the transaction by the apparatus directly with the merchant after updating the apparatus with the control information of the message from the management service provider.

51. (new) The apparatus of Claim 50, wherein the data storage means is further configured for storing software configured to, with the processor, cause the apparatus to conducting the transaction by the apparatus directly with the merchant by performing the following:

wirelessly receiving, by the apparatus from the merchant, a template configured to provide a matching between data of the apparatus and a web page of the merchant;  
applying data of the apparatus to the web page of the merchant in accordance with the matching of the template to automatically generate a filled-in web page; and  
wirelessly transmitting, from the apparatus to the merchant, the filled-in web page.

52. (new) The apparatus of Claim 48, wherein the control information of the message is configured to update a dynamic template of the apparatus, wherein updating the apparatus comprises updating the dynamic template of the apparatus in accordance with the control information of the message, and wherein, after updating, the apparatus of the apparatus is

configured to conduct the transaction by the apparatus directly with the merchant and without the management service provider by applying the dynamic template of the apparatus to a webpage of the merchant.